



Isn't It Time We Did Some Life Planning?

Written by Russ Jones

Perhaps author and businessman Harvey Mackay said it best, "A dream is just a dream – a goal is a dream with a plan and a deadline." How often have we thought about various aspects of our lives and wished that somehow those attributes of our lives were different? Or even today, perhaps we thought about the day that we would retire and leave the chaos called work and leave this rat race to those who wish to remain in the craziness. Well, some people are just lucky and all aspects of their lives appear to be on track and life is great; retirement appears to be imminent and bound for success. Most of the working population isn't so "lucky" and as a result, the other 99% of us have to plan. In order to make your dream a reality, it is required that we develop a plan and take action to achieve it.

Most of us are so wrapped up in our day-to-day activities that our every moment is occupied, in fact most times, we are multi-tasking. As a result, we seldom, if ever take time to consider the possibilities for our careers or lives. One fact that we do know is that it is painfully difficult to reach a desired destination without having a desired destination or the map to help plan the route. Most individuals wait for a personal crisis to motivate this type of thinking. And, even if you have a plan, periodic reevaluations and tweaks are necessary to maintain focus and attain the clearest possible picture. So, how do we begin to develop a life plan?

A great way to begin is to visualize retirement. Stephen Covey suggested that we would be more productive if we "begin with the end in mind." What does retirement mean to you? For most individuals today retirement looks very different than it did to previous generations. In the *Harvard Business Review* article, "It is Time to Retire Retirement," we were advised that future retirees look to change their lives in some way, i.e., profession, hours worked, geography, etc., but continue to be active, productive, and continue to feel they have a purpose and are making a difference.

If you feel that you are too young to be thinking about retirement, you may want to think again. Studies have shown that an estimated 5% of Baby Boomers will be able to maintain their current standard of living when they retire. And, if you are a generation behind the Boomers, your senior years may be an even greater economic challenge.

Here are eight thoughts as we consider our future:

1. What do we want to achieve in our career?
2. What educational and personal development goals do I wish to attain?
3. How will I achieve and maintain my financial independence?
4. How will I become or stay healthy and maintain my health?
5. What are the personal relationships that I want to achieve, maintain, and nurture?
6. Where do I find personal pleasure and how will I continue to utilize my leisure time?
7. Where will I find opportunities to serve/volunteer in my community and beyond?
8. Determine your spiritual path. Get focused on what you believe, why you believe it, and define your purpose.

As you gain clarity around these ideas, evaluate where you are in your present situation. How am I doing in my career? Accomplishments? Are you satisfied with what you have achieved? If not, why? What are the obstacles? What do I need to do to overcome them? Although we may not feel as though we are in charge of our careers and lives, we are. We cannot count on our employers to create the right position, career path, or compensation that we desire or feel we deserve. To have a fulfilling career and life we must examine our priorities and make decisions regarding our personal definition of success.

Most often, human failures are the result of having given up too soon. Tom Peters, renowned author and business guru, once said, "Has anyone succeeded at anything they didn't love?" So, find what you love and give it your all. According to American motivational speaker, Napoleon Hill, "A goal is a dream with a deadline." The time is now to begin planning the rest of your life.